



DeVries
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Milledgeville

State Bank

September 7, 2005

FDIC
San Francisco Regional Office
Director Johns F. Carter
25 Jessie Street at Ecker Square Suite 2300
San Francisco, CA 94105

Dear Director Carter:

I would like to comment on the Wal-Mart application for deposit insurance for its pending Utah based LLC. I am definitely opposed to approval of their application. Mixing banking and commerce is a bad idea. As a community owned bank, we serve our community and area by loaning to farmers, small businesses, and consumers. We would have trouble competing against the resources of the Wal-Mart in our neighboring community if they offered banking services. Wal-Mart's approval of banking services would speed up the elimination of community banks in this country. I don't believe this drastic change of mixing banking and commerce is good for the country.

The systemic risk posed by a Wal-Mart bank would not be worth it. We have the best banking system in the world. Why make this change to it?

Thank you.

Sincerely,

Roger DeVries
President